

<i>SERFF Tracking Number:</i>	<i>MNLE-126686813</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>John Hancock Life Insurance Company (U.S.A.)</i>		<i>State Tracking Number:</i>
<i>Company Tracking Number:</i>	<i>MLINY06181013236</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Welcome to the New LifeCare Flyer</i>		
<i>Project Name/Number:</i>	<i>Welcome to the New LifeCare Flyer/</i>		

## Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: Welcome to the New LifeCare Flyer  
 SERFF Tr Num: MNLE-126686813 State: Arkansas

TOI: LTC06 Long Term Care - Other	SERFF Status: Closed-Filed	State Tr Num: 46011
Sub-TOI: LTC06.000 Long Term Care - Other	Co Tr Num: MLINY06181013236	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett, Harris Shearer
	Authors: Giselle Gaspar, David Corey	Disposition Date: 07/09/2010
	Date Submitted: 06/22/2010	Disposition Status: Filed
Implementation Date Requested:		Implementation Date:

State Filing Description:

## General Information

Project Name: Welcome to the New LifeCare Flyer  
 Project Number:  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 07/09/2010

Status of Filing in Domicile:  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Group Market Size:  
 Group Market Type:  
 Explanation for Other Group Market Type:  
 State Status Changed: 07/09/2010  
 Created By: Giselle Gaspar  
 Corresponding Filing Tracking Number:

Deemer Date:  
 Submitted By: Giselle Gaspar  
 Filing Description:

The Welcome To The New LifeCare flyer is identified by MLINY06181013236 and is to be used with Policy form 09SPWL, approved on July 22, 2009 and Rider form 09WLLTCR, approved on December 21, 2009. We intend to start using this piece immediately upon approval.

This is not 'Cold Lead' advertising, as it will not be distributed to random people with whom John Hancock and its agents have no prior relationship. This flyer will be handed to prospective clients by insurance producers and will be posted on our website.

SERFF Tracking Number: MNLE-126686813 State: Arkansas  
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 46011  
Company Tracking Number: MLINY06181013236  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Welcome to the New LifeCare Flyer  
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## Company and Contact

### Filing Contact Information

David Corey, Compliance Consultant dcorey@jhancock.com  
197 Clarendon St. 617-572-6070 [Phone]  
C-4-14 617-572-6015 [FAX]  
Boston, MA 02116

### Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan  
(U.S.A.)  
200 Bloor Street East Group Code: -99 Company Type: Life  
Toronto, ON M4W 1E5 Group Name: State ID Number:  
(800) 333-0963 ext. [Phone] FEIN Number: 01-0233346

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: 1 x submission  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	06/22/2010	37374532

*SERFF Tracking Number:*      *MNLE-126686813*      *State:*      *Arkansas*  
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*TOI:*      *LTC06 Long Term Care - Other*      *Sub-TOI:*      *LTC06.000 Long Term Care - Other*  
*Product Name:*      *Welcome to the New LifeCare Flyer*  
*Project Name/Number:*      *Welcome to the New LifeCare Flyer/*

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Marie Bennett	07/09/2010	07/09/2010

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*Product Name:*      *Welcome to the New LifeCare Flyer*  
*Project Name/Number:*      *Welcome to the New LifeCare Flyer/*

## **Disposition**

Disposition Date: 07/09/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter		Yes
<b>Form</b>	Welcome to the New LifeCare Flyer		Yes

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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	MLINY06181013236	Advertising	Welcome to the New Initial LifeCare Flyer				MLINY06181013236 - Welcome To The New LifeCare - DC.pdf



LIFE INSURANCE

WELCOME TO THE NEW

# LifeCare

The Single Solution for Guaranteed Life Insurance with Long-Term Care Benefits

By simply repositioning a portion of your assets into a fully-guaranteed John Hancock LifeCare policy, you are able to address the need for life insurance and long-term care insurance in a single policy with a single underwriting process and a single payment.

## **BENEFIT ALWAYS PAID**

The policy guarantees a benefit will be paid — either as life insurance, long-term care or some combination of the two.

## **MAXIMIZE LONG-TERM CARE (LTC) DOLLARS**

The total long-term care benefit amount is typically several times greater than the premium paid, allowing you to maximize the value of your long-term care premium dollars and free up assets that have been earmarked for other purposes.

## **QUICK AND EASY APPLICATION PROCESS**

A LifeCare policy can often be issued in as little as 8 days with no exams, labs or doctors' statements.

*John Hancock is an experienced leader in both the life insurance and long-term care insurance markets, consistently ranking as one of the country's top carriers in both markets. That's why you can be sure that you are purchasing one of the best combinations of life and long-term care insurance benefits in the industry with LifeCare.*

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

John Hancock Life Insurance Company (U.S.A.) (John Hancock)  
John Hancock Life Insurance Company of New York (John Hancock)

Policy Form Series: 09SPWL& ICC09 09SPWL  
Rider Form Series: 09WLLTCR

MLINY06181013236

Page 1 of 2. Not valid without both pages.

LifeCare is single-premium non-participating whole life insurance policy with long-term care benefits.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

LifeCare may not be available in some states. The Acceleration rider is automatically included with every LifeCare policy. There are additional costs associated with the rider that are included in the single premium. LifeCare with the Acceleration rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the policy cash value is reduced proportionally. Replacement of LifeCare for a different John Hancock insurance product will require full underwriting.

**For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.**

The Acceleration rider has exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage in your state.

This material is for informational purposes only. This material does not constitute tax, legal or accounting advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. It was not intended or written for use and cannot be used by any taxpayer for the purpose of avoiding any IRS penalty. It was written to support the marketing of the transactions or topics it addresses. Anyone interested in these transactions or topics should seek advice based on his or her particular circumstances from independent professional advisors.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.



INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Government Agency	



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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b>		
<b>Attachment:</b>		
Cover Letter - 06.22.10 - DC.pdf		

David M. Corey  
Compliance Consultant  
U.S. Life Insurance Compliance

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C-6-19  
Boston, MA 02116  
U.S.A.

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617-572-6070 ph  
617-572-6015 fax



June 22, 2010

Arkansas Insurance Department  
1200 W. Third Street  
Little Rock AR 72201-1904

Re: John Hancock Life Insurance Company (U.S.A.)  
NAIC #65838  
FEIN #01-0233346

Dear Honorable Insurance Commissioner,

Enclosed is an advertisement for John Hancock Life Insurance Company (U.S.A.) that we are submitting to the department. This is an invitation to inquire.

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If you have any questions, please do not hesitate to contact me at 617-572-6070 or e-mail dcorey@jhancock.com

Yours truly,

David M. Corey  
Compliance Consultant